

Information to identify the case:		
Debtor 1	Timothy A. Stewart	Social Security number or ITIN xxx-xx-5200
	First Name Middle Name Last Name	EIN --
Debtor 2	Gretchen W. Stewart	Social Security number or ITIN xxx-xx-9532
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-23443-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy A. Stewart
aka Timothy Alan Stewart

Gretchen W. Stewart
aka Gretchen J. Stewart, aka Gretchen Wagner Gettens,
fka Gretchen Joyce Wagner

1/21/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Timothy A. Stewart
Gretchen W. Stewart
Debtors

Case No. 15-23443-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 21, 2021

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy A. Stewart, Gretchen W. Stewart, 237 Roscommon Place, McMurray, PA 15317-2447
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14109036	American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
14109038	+ Capital One, P. O. Box 71087, Charlotte, NC 28272-1087
14109046	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
14768243	+ Freedom Mortgage Corporation, 10500 Kincaid Boulevard, Fishers, IN 46037-9764
14149895	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14109047	New York Community Bank, PO Box 742579, Cincinnati, OH 45274-2579
14121615	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 22 2021 05:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 22 2021 05:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 03:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Jan 22 2021 05:53:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14160097	EDI: BECKLEE.COM	Jan 22 2021 05:53:00	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14118384	EDI: HNDACOM	Jan 22 2021 05:53:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14109037	EDI: AMEREXPR.COM	Jan 22 2021 05:53:00	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14133568	EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One, N.A., PO Box 71083, Charlotte, NC

District/off: 0315-2

User: aala

Page 2 of 3

Date Rcvd: Jan 21, 2021

Form ID: 3180W

Total Noticed: 36

14109040	EDI: WFNNB.COM	Jan 22 2021 05:53:00	28272-1083 Comenity-Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113
14165350	EDI: AIS.COM	Jan 22 2021 05:53:00	Department Stores National Bank, c/o American InfoSource LP, PO Box 4457, Houston, TX 77210-4457
14109041	EDI: DISCOVER.COM	Jan 22 2021 05:53:00	Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
14113935	EDI: DISCOVER.COM	Jan 22 2021 05:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14347441	EDI: ECMC.COM	Jan 22 2021 05:53:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14109035	EDI: JPMORGANCHASE	Jan 22 2021 05:53:00	Amazon-Chase Card Services, PO Box 15153, Wilmington, DE 19886
14109039	EDI: JPMORGANCHASE	Jan 22 2021 05:53:00	Chase Slate-Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
14109043	EDI: RMSC.COM	Jan 22 2021 05:53:00	Levin-Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035
14109044	EDI: RMSC.COM	Jan 22 2021 05:53:00	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14143811	+ Email/Text: bankruptcy@mynycb.com	Jan 22 2021 03:46:00	New York Community Bank, 1801 East Ninth Street, OH99-0222, Cleveland, OH 44114
14109048	EDI: RMSC.COM	Jan 22 2021 05:53:00	Q-Card-Synchrony Bank, P.O. Box 530905, Orlando, FL 32896-5060
14229306	EDI: Q3G.COM	Jan 22 2021 05:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14136453	EDI: Q3G.COM	Jan 22 2021 05:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14109530	EDI: RECOVERYCORP.COM	Jan 22 2021 05:53:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14109049	EDI: RMSC.COM	Jan 22 2021 05:53:00	Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942
14109050	EDI: RMSC.COM	Jan 22 2021 05:53:00	Sams Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14121914	+ Email/Text: bncmail@w-legal.com	Jan 22 2021 03:47:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14109053	EDI: RMSC.COM	Jan 22 2021 05:53:00	TJX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949
14109051	EDI: WTRRN BANK.COM	Jan 22 2021 05:53:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14109055	EDI: RMSC.COM	Jan 22 2021 05:53:00	Walmart Master Card/SYNCB, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		New York Community Bank

District/off: 0315-2

User: aala

Page 3 of 3

Date Rcvd: Jan 21, 2021

Form ID: 3180W

Total Noticed: 36

cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14109042	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14109045	*	Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14229307	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14109054	*	TJX Rewards/SYNCRB, PO Box 530949, Atlanta, GA 30353-0949
14109052	*	Target Card Services, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor New York Community Bank ecmail@mw-law.com ecmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor New York Community Bank bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor New York Community Bank ecmail@mw-law.com
Christopher M. Frye	on behalf of Joint Debtor Gretchen W. Stewart chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Timothy A. Stewart chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10